



NORTH FLORIDA DISTRICT NEWS

SUMMER 2003

7825 Baymeadows Way Ste. 100B | Jacksonville, FL 32256 | 904/443-1900 ph. | 904/443-1980 fax | <http://www.sba.gov/fl/north/>



YOU ARE CORDIALLY INVITED

U.S. Small Business Administration's National Entrepreneurial Conference & Expo

September 17-19, 2003

**Washington Hilton & Towers
Washington, DC**

Join us for the U.S. Small Business Administration's National Entrepreneurial Conference & Expo (NECE) in Washington, D.C. Learn about cutting-edge business practices, connect with government and corporate buyers, and celebrate the tremendous contributions made by small business over the past fifty years.

**PARTICIPANTS: REGISTER ON-LINE TODAY!
EXHIBITORS: INFORMATION ON EXHIBITING IS ALSO
AVAILABLE ON-LINE.**

Highlights:

Procurement Matchmaking

Business Sessions

Town Hall

Expo

Many Special Events and Awards Ceremonies

Recognizing entrepreneurial excellence, SBA will inaugurate the SBA's Hall of Fame, honoring those who are living the American Dream, by featuring some of the greatest achievements in our country's small business history.

For More Information

www.sba.gov/50/nece.html

Message from District Director . . .

Wilfredo J. Gonzalez



Please Welcome our new North Florida District Advisory Council Members:

Ricardo Morales, Jr., President, Morales Construction, Co., Jacksonville, FL
Dana Barrett Smith, Assistant Vice president, Amsouth Bank, Orlando, FL
Eugene Franklin, Owner, Sunset Mortgage, Pensacola, FL
Joseph Durek, Jr., CEO, Durek Investments, Orlando, FL

Please visit the list of our full Advisory Council on page 8.



A Message from the SBA Region IV Regional Administrator, Nuby Fowler:

A Summer for Small Business to Celebrate

It was August 1, 1953 when President Dwight Eisenhower signed the first Small Business Act, creating SBA, empowering it to “aid and assist” America’s entrepreneurs. To commemorate the 50th anniversary of SBA and celebrate our half century of assistance to American small businesses, a series of events across the country are planned beginning with a ceremony at the Eisenhower Presidential Library in Abilene, Kansas on August 1 and concluding with National Small Business Week in May 2004.

It is important to note that while we will be celebrating the tremendous contributions made by small businesses over the past fifty years, the focus of these events will be job creation and the economy and SBA’s role in making small business the heart of our economy. The regional events will be an opportunity for SBA resource partners, community leaders and elected officials to discuss current challenges and opportunities for small business. It will also be a chance for business owners to voice their opinions and come together to find workable solutions to the problems facing small businesses today. In addition, entrepreneurs wishing to start a small business or expand their current business will have opportunities to meet with local bankers, venture capitalists, resource and trade partners. The Region IV event will be held in Jacksonville, Florida in late January. For more information and other event locations, go to the SBA web page <http://www.sba.gov/50>.

As we commemorate this 50 year milestone for SBA, small businesses owners have even greater reason to celebrate the passage of the President’s 2003 Jobs and Growth Tax Relief Act and anticipate the immediate tax savings it will bring. By accelerating tax reductions that were enacted in the 2001, 23 million small business owners will receive tax cuts this year averaging \$2,209. In fact, small business will received about 79% of \$12.4 billion tax relief resulting from this decrease in top tax rates.

Small businesses were also given greater incentive to invest in new equipment thanks to an increase from \$25,000 to \$100,000 in the amount a business can immediately expense from their taxes. These provisions, coupled with the long awaited reduction in capital gains tax and the increase in child tax credits, will bring immediate and long-term benefit to both businesses and consumers and will serve to stimulate business expansion, create jobs, and move us closer to the economic rebound we know is at hand.

SBA North Florida District Office Staff Directory

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Minority Enterprise Development Office

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FY 2003 LOAN GOALS
PERCENT OF GOAL ACHIEVED FOR NORTH FLORIDA
through July 31, 2003

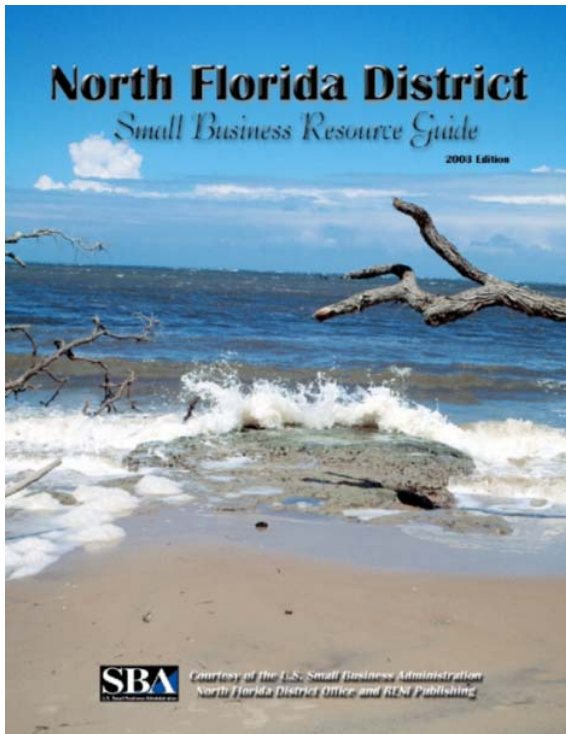
GOAL CATEGORY	FY 03 GOAL	FY 2003 ACTUAL	
		#	%
7(a)	963	901	98%
504	88	87	97%
EMERGING MARKETS*	735	780	106%
VETERAN	121	131	108%
INTERNATIONAL TRADE	8	16	200%

*Goals for individual categories were eliminated in FY03 and one goal for Emerging Markets was added; this includes loans made to minorities, women and rural businesses.

SBA NORTH FLORIDA DISTRICT OFFICE
504 Loan Approvals by Number of Loans Made for FY 2003, 2nd Quarter
As of July 31 2003

Lender	No. of Loans	1st Mtg. \$ Amount	504 \$ Amount	Total
FLORIDA FIRST CAPITAL FINANCE CORP, INC.	33	\$31,999,423	14,914,000	46,913,423
FLORIDA BUSINESS DEVELOPMENT CORPORATION	17	\$15,234,059	\$10,367,000	\$25,601,059
JACKSONVILLE ECON. DVPMT COMPANY, INC.	14	\$11,289,823	\$6,679,000	\$17,968,823
BUSINESS DEVELOPMENT CORP. OF NE FLORIDA	14	\$9,499,000	\$6,075,000	\$15,574,000
NORTH CENTRAL FLORIDA AREAWIDE DVLPT CO., INC	4	\$1,380,260	\$984,000	\$2,364,260
COASTAL AREA DISTRICT DVLPT. AUTHORITY, INC.	1	\$932,500	\$750,000	\$1,682,500
ALABAMA COMMUNITY DEVEL- OPMENT CORP.	4	\$12,716,795	\$1,859,000	\$4,575,795
TOTAL	87	\$83,051,860	\$41,628,000	\$124,679,860

SBA NEWS CORNER



The 2003 North Florida District Small Business Resource Guide is Available—Please contact lola.kress@sba.gov for your free copy!



Be sure to visit the new National Entrepreneur Center in Orlando's website:

<http://www.floridanec.org>

FY 2003 Top 5 Lenders

(As of July 31, 2003)

-Loan totals in parenthesis-

- 1) Bank of America (341)
- 2) Banco Popular (64)
- 3) Innovative Bank (53)
- 4) Liberty National Bank (49)
- 5) CIT Small Business Lending Corp. (49)



SAVE THE DATE:

SBA will celebrate it's 50th Anniversary in Jacksonville on January 26, 2004. More information will come soon!

SCORE SAYS.....

Florida Business Challenge - sponsored by Jacksonville University

Jacksonville SCORE chapter 86 recently participated in an intensive week long educational program during which students learned to appreciate our free enterprise system. They saw what it takes to be successful in an increasingly competitive global marketplace. The students were tasked with forming an "imaginary company" into a financial success. They had to determine selling prices, marketing costs, budgets for production, research and development, financing and stock offerings. They developed their own marketing strategies and designed their advertising campaign.

The students were high school sophomores and juniors who had shown an interest in the program, had demonstrated leadership characteristics and were academically capable of participating in a challenging program.

SCORE members served as company advisors and worked with 7 students in a company. The goal was to help the students organize and assemble information so they could make sound business decisions without the mentors making decisions for them.

Approximately 25 students from North Florida participated. They were divided into 3 teams and competed with each other. We were pleased to participate and proud to learn that our team, mentored by SCORE volunteers swept the awards winning four out of six categories: Top company, Highest return on assets, Best stockholders presentation, Best Venture Capitol show.

Thanks to Jacksonville University for sponsoring this new and exciting summer program. Thanks also to SCORE members Bob Adasiak, Tony Gabrielle, Jerry Byrnes, Frank Ceravalo, Vince Ruffalo and Chuck Palmer.

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SBA Now has a Local Office in Orlando!!!
Please contact Robert Chavarria, Economic Development Specialist, in the SBA Orlando Office. He may be reached at (407) 893-9885 or Robert.chavarria@sba.gov.

SBA Success Story

No Job is too big or too small

Reasa Pabst was one of the first women in sales for the printing industry in Jacksonville. After 15 years as a graphic artist and saleswoman, she started her own business, Surfside Printing & Blueprints, Inc.

Ms. Pabst was the first person to approach St. Johns County to publish a county atlas. She published the atlas with a portion of the proceeds donated to non-profit organizations, such as the Ponte Vedra Athletic Association. She still creates and publishes the Atlas of St. Johns County. Surfside Printing & Blueprints, Inc. provides many services to the industry, including printing, blue print copies, graphic design, e-mail plot files, and much more. The customers of Surfside Printing & Blueprints, Inc. range from a large gym in the area to a small bait and tackle shop.

Ms. Pabst used the equity in her home to start Surfside Printing & Blueprints, Inc. in 1999. After three years, the business outgrew their facilities. Ms. Pabst contacted the University of North Florida's Small Business Development Center (SBDC) when starting her small business. She attended all of the workshops on "How to Start Your Own Small Business" and consistently checked in with the staff to be sure she was on her way to success.

When it came time to expand the business, Ms. Pabst ran into several barriers in search of additional financing. After numerous attempts to secure financing for expansion of Surfside Printing & Blueprints, Inc., Ms. Pabst again contacted the SBDC. The SBDC referred her to Jacksonville Economic Development Company (JEDCO), an SBA licensed Certified Development Company for financial assistance. Ms. Pabst secured a \$794,000 loan through the SBA's 504 Loan Program. The loan enabled Ms. Pabst to nearly double her office space by moving into a new building. She renovated the building and purchased additional equipment, permitting the business to complete larger and more complex projects. The company's staff has increased from 3 to 6 full-time employees. The 504 Loan Program has been instrumental in the growth and success of Surfside Printing & Blueprints, Inc.

The Certified Development Company (504) Loan Program (CDC/504 loan program) is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land, buildings and equipment. A Certified Development Company is a non-profit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide. Each CDC covers a specific geographic area. For CDCs located in North Florida, please visit www.sba.gov/fl/north.

Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the CDC (backed by a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent equity from the small business being helped.

Ms. Pabst will take on any project, no matter how big or how small. She sees her competitors as friends and is always willing to help as a back up for another printer in town or to refer someone to other printers when their services are more appropriate. Ms. Pabst sees all projects as a finished product from the beginning. She had a vision for the newly expanded Surfside Printing & Blueprints, Inc. and after a lot of time, energy, physical hard work in renovating a building, and an SBA 504 loan, Reasa Pabst has accomplished her goal of starting and expanding her own small business.

Surfside Printing & Blueprints, Inc. may be contacted at: 1902 2nd Ave. North, Jacksonville Beach, FL 32250, Ph: (904) 246-9162.

2003 North Florida District Office Advisory Council Members

Mr. Donald Adams

Executive Vice President
First Community Bank of SW Florida
Ft Myers FL

Mr. Michael Balanky

President
Chase Properties
Jacksonville, FL

Mr. Robert Baldwin

Vice President
Small Business
Jacksonville Chamber of Commerce
Jacksonville, FL

Mr. Weldon M. Blake, Ph.D.; J.D.

Professor of Business Administration
Bethune-Cookman College
Division of Business
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Division Chief, Community Devlpmt.
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Mr. Jerome F. Byrnes

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Mr. Frederick Crispen

Executive Vice President,
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Panama City Beach, FL

Mr. Doug Davis

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Lynn Haven, FL

Mr. Charles Dominguez

Vice President, Sales, Marketing &
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Jacksonville, FL

Mr. Joseph Durek, Jr.

CEO
Durek Investments
Orlando, FL

Mr. Eugene Franklin

Owner/Principal Broker
Sunset Mortgage
Pensacola, FL

Ms. Felice Franklin

Chief, Business Development
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Area Director
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Small Business Development Center
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Dr. Paul S. Hsu

Chairman and CEO
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Fort Walton Beach, FL

**Todd G. Kocourek, President &
CEO**

Florida First Capital Finance
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Williston, FL

Ms. Mercedes F. McCall

Region Executive
Banco Popular North America
Orlando, FL

Ricardo Morales, Jr.

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Steve R. Riviere

Regional Vice President/Statewide
SBA Lending Dept.
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Winter Park, FL

Ms. Dana Barrett Smith

Assistant Vice President
AmSouth Bank
Winter Garden, FL

Ms. Lisa Kaye

President
Wolf Technologies
Jacksonville, FL

*To contact any of the Advisory Council
Members, please contact Lola Kress at
(904) 443-1933*

8(A) NEWS

Is your business ready for some football?

The Jacksonville Super Bowl Host Committee will soon have available on their web-site an on-line application to certify minority and women- owned small businesses that want to do business with the NFL and/or their corporate sponsors during Super Bowl XXXIX. The Super Bowl will be held in Jacksonville on February 6, 2005. Some of the items that will need to be provided by local vendors are: flowers, ice, balloons, port-O-lets, transportation, gift baskets, janitorial services, painters, printing, entertainment, etc. Once up and running your firm will be able to visit the Jacksonville Super Bowl web-site at www.jacksonvillesuperbowl.com to register your firm as a minority-owned firm and be included in the Jacksonville Super Bowl Resource Guide that will be available next year to the NFL and their corporate sponsors. Don't miss out on this chance to be part of the Jacksonville Super Bowl XXXIX experience.

8(a) REMINDER:

Have you submitted your 2002 financial Statements or Annual Review Documents yet? Don't let the failure to submit your financial statements and/or annual review documents (if due) cause your firm to lose an 8(a) contracting opportunity because you were determined by the SBA to be ineligible for award.

A note to SBA Lenders:

Notice A loan may now be processed using PLP or PCLP procedures when any "Character Question" on an SBA Form 912, Statement of Personal History, is answered "Yes" provided the 912 has been cleared by the SBA District or Branch Office prior to submission to the PLP Processing Center. **For further details see Notice 5000-877 at www.sba.gov/banking**